

IN THE CLAIMS

Please amend the claims as follows:

Claims 1-23 (Canceled).

Claim 24 (Currently Amended): An auction system including a computer disposed in a site accessible from user terminals through a transmission line of a network, the auction system comprising:

a selection section configured to select a borrowing request or a lending offer for each user;

an input section configured to input information related to the borrowing request and including a desired borrowing amount and a maximum allowable interest if a user selects the borrowing request, and to input information related to the lending offer and including a desired lending amount and a desired interest or a condition capable of calculating the desired interest if another user selects the lending offer;

a borrowing intermediacy section configured to receive a plurality of potential borrowing requests from user terminals corresponding to a plurality of users who selected the borrowing request;

a borrowing request storage section configured to register the potential borrowing requests input through the transmission line into the borrowing intermediacy section;

a lending intermediacy section configured to receive a plurality of potential lending offers from user terminals corresponding to a plurality of users who selected the lending offer;

a lending offer storage section configured to register the potential lending offers input through the transmission line into the lending intermediacy section;

a background information storage section configured to store background information of the potential borrowing requests;

a risk calculation section configured to calculate a risk of each of the potential borrowing requests and an appropriate interest rate thereof from the background information of the potential borrowing requests; and

a matchmaking section configured to select a set of successful bids between the potential borrowing requests and the potential lending offers,

wherein the risk calculation section is configured to allow each of entities of the potential lending offers to designate a risk calculation condition used for a corresponding potential lending offer, and the risk calculation section calculates an appropriate interest rate for application to each of the potential borrowing requests while using background information of a corresponding potential borrowing request stored in the background information storage section, in accordance with a designated risk calculation condition for each of the potential lending offers, so as to allow a corresponding entity to refer to the appropriate interest rate, and

the matchmaking section performs matchmaking between the potential borrowing requests registered in the borrowing request storage section and the potential lending offers registered in the lending offer storage section, by setting a certain order of priority on these potential borrowing requests, and selecting a set of successful bids, in descending order of priority of the potential borrowing requests and in ascending order of the desired interests of the potential lending offers, within a range not more than the maximum allowable interest of the potential borrowing requests, until the desired borrowing amount of the potential borrowing requests is satisfied.

Claim 25 (Previously Presented): The auction system according to claim 24, further comprising a section configured to allow an entity of a potential lending offer to read the background information of potential borrowing requests.

Claim 26 (Previously Presented): The auction system according to claim 24, wherein the background information of a potential borrowing request contains accounting information of an entity of the potential borrowing request, and the risk calculation section is configured to calculate a default rate of the entity of the potential borrowing request based on the accounting information.

Claim 27 (Previously Presented): The system according to claim 24, wherein each of the potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from a corresponding potential lending offer.

Claim 28 (Previously Presented): The system according to claim 24, further comprising:

a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and

a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each dividend period of a single lender.

Claim 29 (Previously Presented): The system according to claim 24, wherein the certain order of priority is set to give priority to a potential borrowing request with a higher maximum allowable interest concerning the desired borrowing amount.